

DIGITAL MONEY WITH USAGE-CONTROL**ABSTRACT**

A method for enabling financial transactions is provided. The method includes providing an electronic monetary token having one or more data fields associated therewith, the one or more data fields defining respective characteristics of an item of goods or services for purchase, such that a user of the token is enabled to designate data to be stored in at least one of the one or more data fields, so as to restrict items for which the token can be used to make a purchase.